

as a prudential measure aimed at better risk management and avoidance of concentration of credit risks.

(c) Exposure of Public Sector Banks to Capital Market was Rs. 7,983 crore, Rs. 12,543 crore and Rs. 13,276 crore for the years ending March 2004, 2005 and 2006 respectively, which constituted 1.21%, 1.53% & 1.24% of the total advances for the respective years.

**Auto loans provided by Banks**

‡2155. SHRI RAJ MOHINDER SINGH MAJITHA:  
DR. MURLI MANOHAR JOSHI:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Public Sector Banks of the country have given maximum auto loans during the year 2006;

(b) if not, the details in this regard;

(c) the quantity of such loans provided during the years 2003, 2004, 2005 and 2006; and

(d) the percentage of such loans compared to the said total loans given by Public Sector Banks during the said period?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) The outstanding amount of auto loans given by public and private sector Banks as at end March 2005 and 2006 is furnished below:

(Amount in Rs. crore)

Bank Group.	Mar-05	Mar-06	Absolute change	%
1	6,485	9,382	2,897	44.7
Old Private Sector Banks	1,000	1,118	118	11.8
New Private Sector	24,110	49,417	25,307	105.0

It may be observed that New Private Banks are more aggressive in the auto loan segment and account for major share of total auto loan at the system level. The Public Sector Banks have also recorded significant growth in auto loans during 2005-06. However, their absolute as well as percentage growth in the outstanding amount of auto loans were substantially lower compared to New Private Banks.

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‡Original notice of the question was received in Hindi.

[12 December, 2006]

RAJYASABHA

(c) and (d) The data regarding outstanding auto loans for end March is available with RBI from March 2005 onwards. The outstanding amount of auto loans given by public sector banks constituted 0.76% and 0.85% of their advances as at end of March 2005 and 2006 respectively.

#### **Under Utilisation of funds by States**

†2156. SHRI SANTOSH BAGRODIA:  
SHRI KRISHAN LAL BALMIKI:  
SHRI O.T. LEPCHA:

Will the Minister of FINANCE be pleased to state:

(a) whether a deduction is made in proportions to the under utilization of funds by s State against the approved plan-assistance of previous year, at the time of extending plan-assistance to the States;

(b) if so, the basis of such deduction;

(c) whether the extent of plan of the States is decided by the Planning Commission on the basis of estimated resources available with them;

(d) whether plan-assistance given to States has no relationship with the size of Plan; and

(e) if so, the reasons for deduction being made in the approved plan size due to under utilization of the funds?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) Yes, Sir.

(b) Based on the Guidelines circulated by Planning Commission to State Governments, a proportionate cut in Central Assistance is imposed by the Ministry of Finance in the following year for States which record lower expenditure than the Revised/Approved Outlay and also on account of shortfalls in the earmarked outlays, during the previous year with a view to ensuring than the Plan projects are implemented as per the time schedule envisaged.

(c) Yes, Sir.

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†Original notice of the question was received in Hindi.